

STOUR VALLEY VINEYARD CHURCH

England & Wales · Charity number 1131617

Details

Status Registered

Legal form CIO

Registered 2009-09-15

Register [View on the Charity Commission register](#)

Contact

Address SUITE 1 & 2 SUDBURY BUSINESS CENTRE
Chilton Industrial Estate
Milner Road
Sudbury
Suffolk
CO10 2XG

Phone 07785 476742

Email office@stourvalleyvineyard.org

Website www.stourvalleyvineyard.org

Activities

Objects: THE CHARITY'S OBJECTS ("THE OBJECTS") ARE FOR THE PUBLIC BENEFIT AND:(A) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS IN THE SCHEDULE TO THE ARTICLES HERETO ATTACHED INCLUDING BUT NOT BY WAY OF LIMITATION THROUGH THE PLANTING OF OTHER VINEYARD CHURCHES IN SUCH WAYS AND IN SUCH PARTS OF THE STOUR VALLEY AREA, THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT;(B) TO FURTHER CHRISTIAN EDUCATION IN SUCH PARTS OF THE STOUR VALLEY AREA, THE UNITED KINGDOM AND THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT;(C) TO RELIEVE SICKNESS AND FINANCIAL HARDSHIP AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS, GOODS OR SERVICES OF ANY KIND, INCLUDING THROUGH THE PROVISION OF COUNSELLING, TRAINING IN LIFE SKILLS AND SUPPORT IN SUCH PARTS OF THE STOUR VALLEY AREA, THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT;(D) TO PROVIDE OR ASSIST IN THE PROVISION OF FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION OR OTHER LEISURE TIME OCCUPATION OF INDIVIDUALS WHO HAVE NEED OF SUCH FACILITIES BY REASON OF THEIR YOUTH, AGE, INFIRMITY OR DISABILITY, FINANCIAL HARDSHIP OR SOCIAL CIRCUMSTANCES WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE.

Activities: Stour Valley Vineyard Church meets regularly to worship, pray, teach from the Bible and encourage one another. We run Storehouse - our compassion ministry including Storehouse foodbank, aiming to help local families and individuals in crisis. We run Alpha courses to help people on their journey of discovering who God is. We've also had baptisms and run numerous 'giveaways' to bless the community.

Classification

- **How:** Provides Buildings/facilities/open Space, Other Charitable Activities
- **What:** The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** LOCAL
- Essex
- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£154,439	£147,103	-	-
2024-12-31	£143,239	£159,871	-	-
2023-12-31	£146,245	£143,915	-	-
2022-12-31	£143,489	£135,731	-	-
2021-12-31	£138,493	£149,504	-	-
2020-12-31	£172,680	£139,510	-	-

Trustees

Name	Role	Appointed
Charles Vernon	Chair	2023-01-17
Helen Forth		2023-07-31
Malcolm Buckland		2025-03-31
Ruth Angela Woodman		

STOUR VALLEY VINEYARD CHURCH

England & Wales - Charity number 1131617

Accounts

Stour Valley Vineyard Church

Report and Accounts
Year ended 31 December 2025

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

STOUR VALLEY VINEYARD CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2025

ADDRESS FOR CORRESPONDENCE	Suite 1 & 2 Sudbury Business Centre Chilton Industrial Estate Milner Road Sudbury CO10 2XG
GOVERNING DOCUMENT	Constitution for a charitable incorporated organisation from 27 August 2020.
CHARITY REGISTRATION NUMBER	1131617
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	J Taylor (resigned 10th December 2025) K Taylor (resigned 10th December 2025) R Woodman I Copeman (resigned 31st March 2025) C Vernon H Forth M Buckland (appointed 31st March 2025)
BANKERS	CAF Bank 25 Kings Hill Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER	Lisa Darby FCA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Trustee Report on 2025 Accounts

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2025.

Objects of the charity

In summary, the principal objects of the charity (as set out in the governing document) are:

- (a) to advance the Christian faith;
- (b) to further Christian education;
- (c) to relieve sickness and financial hardship.

The Church seeks to demonstrate the Christian faith in action by reaching out with God's love; Sunday services; prayer ministry; pastoral groups; youth and children's ministries; prayer for the sick within and without the church; providing financial and practical help, food and support to those in need; ministry training; life-skills and personal development; biblical studies; in the Stour Valley area.

Our vision is to be a people who seek to encounter the presence of the living God and be transformed by that encounter. Our mission is to grow vibrant Christian communities in the Stour Valley Area, to bring healing and hope in Jesus' name.

Governance:

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the Organisation. In planning activities, the trustees have applied the guidance on public benefit issued by the Charity Commission.

Review of Activities

Church Life:

The church is currently seeking the Lord's will over a new Senior Pastor to replace Joel and Kady, who felt the call to move on during the final quarter of 2025. An appointment panel has been established, who are currently looking to recruit a new pastor. Stour Valley Vineyard is blessed to have from within its congregation three people with church leadership experience who are the interim leadership team during this period.

Despite the lack of a Senior Pastor, numbers have remained constant and momentum has been maintained, with all church activities continuing and in some cases growing. The church body is made up of all age groups with multi-generation families attending. There are multiple Sunday teams that operate each week in order to support the Sunday meeting. These teams include set up team, venue management, welcome team, café team, worship team, kids team and youth team. We have weekly HOME groups - these groups promote the

benefit of fellowship, spiritual growth and friendship. The Little Wonders toddler group that is run for the community each week is growing and young mums are finding it incredibly helpful in supporting their well-being.

Storehouse Foodbank:

Storehouse continues to bless the community by providing food for those in crisis and sign posting individuals to the many support services offered in Sudbury. The foodbank is operated on an emergency referral-only basis with two “drop-in” sessions per week at set times for assessments and collection of food parcels. There is a team of experienced volunteers both from the Church and from the community who help each week.

Funding received for Storehouse in 2025 included grants from Suffolk Community Foundation through Private Fund – JA Suffolk Giving Grant Making Programme.

Finances and Reserves

During the year income increased by £11,201 to £154,439 and expenditure decreased by £12,768 to £147,103. As a result the charity has reported a surplus of £7,336 (2024: loss £16,632) and the cash held by the charity increased by £7,336, to £79,233. This comprised unrestricted cash of £47,357 and cash of £31,875 held for restricted purposes (mainly for Storehouse).

Reserves Policy

The Trustees have determined that the charity should aim to unrestricted cash equivalent to 3 to 6 months of general fund expenses in the charity’s designated contingency fund and in unrestricted general funds. This would equate holding cash of somewhere between £20,000 to £40,000 in these funds. The Trustees are satisfied that this level of reserves would be sufficient to allow the charity to continue to operate smoothly should income fall, or expenditure increase, unexpectedly. At the year-end the charity held cash of £47,357 in these funds and the charity is complying with its reserves policy.

Risk Statement

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Responsibilities of Trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

R A Woodman

R A Woodman (Apr 24, 2026 14:57:03 GMT+1)

.....
R Woodman – Trustee

Apr 24, 2026

.....
Date

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
STOUR VALLEY VINEYARD CHURCH**

I report to the trustees on my examination of the accounts of Stour Valley Vineyard Church ('the charity') for the year ended 31 December 2025 on pages 6 to 9 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Lisa Darby

[Lisa Darby \(Apr 27, 2026 15:36:57 GMT+1\)](#)

Lisa Darby FCA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Apr 27, 2026

STOUR VALLEY VINEYARD CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds			2025 £	2024 £
		General Funds £	Designated Funds £	Restricted Funds £		
Income receipts						
Donations and grants including gift aid		86,946	11,410	46,702	145,057	132,920
Income from charitable activities		8,259	-	-	8,259	6,837
Bank interest		651	-	472	1,123	1,482
		<u>95,855</u>	<u>11,410</u>	<u>47,173</u>	<u>154,439</u>	<u>141,238</u>
Capital and similar receipts						
Sale of fixed assets		-	-	-	-	2,000
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,000</u>
Total receipts		<u>95,855</u>	<u>11,410</u>	<u>47,174</u>	<u>154,439</u>	<u>143,239</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	87,879	-	48,089	135,969	150,521
Grants paid in relation to charitable activities undertaken by others	3	-	11,134	-	11,134	9,350
		<u>87,879</u>	<u>11,134</u>	<u>48,089</u>	<u>147,103</u>	<u>159,871</u>
Net of receipts / (payments) before transfers		7,976	276	(916)	7,336	(16,632)
Transfers between funds	6	1,320	(1,320)	-	-	-
Net movement in funds		<u>9,296</u>	<u>(1,044)</u>	<u>(916)</u>	<u>7,336</u>	<u>(16,632)</u>
Cash funds as at last year end		7,040	32,066	32,791	71,897	88,529
Cash funds at this year end	A	<u>16,336</u>	<u>31,022</u>	<u>31,875</u>	<u>79,233</u>	<u>71,897</u>

The notes on pages 8 to 9 form part of these accounts.

STOUR VALLEY VINEYARD CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds		Restricted funds	2025	2024
		General funds	Designated funds			
		£	£	£	£	£
A Cash funds						
Cash at bank with immediate access		16,336	31,022	31,875	79,233	71,897
		<u>16,336</u>	<u>31,022</u>	<u>31,875</u>	<u>79,233</u>	<u>71,897</u>
B Other monetary assets						
Gift aid due to charity		-	-	-	-	50
Prepayments and other debtors		320	-	800	1,120	1,120
Grant due to charity		-	-	-	-	5,000
		<u>320</u>	<u>-</u>	<u>800</u>	<u>1,120</u>	<u>6,170</u>
C Liabilities						
Falling due within one year						
Other creditors		-	-	-	-	904
Independent examiner's fee for preparing and examining the accounts		750	-	750	1,500	1,392
Payroll related creditors		360	-	-	360	558
		<u>1,110</u>	<u>-</u>	<u>750</u>	<u>1,860</u>	<u>2,854</u>

D Assets retained for charity's own use

	Fund to which asset belongs	Cost	Current Value
		£	£
Air-conditioning units	Restricted	10,050	-
Equipment & fittings	Unrestricted	7,325	1,620
Equipment & fittings	Restricted	850	-
		<u>18,225</u>	<u>1,620</u>

The current values of the charity's assets have been estimated by the trustees.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf by:

R A Woodman
R A Woodman (Apr 24, 2026 14:57:03 GMT+1)

 R Woodman
 Date: Apr 24, 2026

The notes on pages 8 to 9 form part of these accounts.

STOUR VALLEY VINEYARD CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

These accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2025	Total 2024
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
<i>Direct expenditure on activities</i>					
Advertising	289	-	-	289	413
Equipment	677	-	78	755	631
Other ministry costs	6,712	-	8	6,720	4,838
Events	7,332	-	-	7,332	7,097
<i>Other Storehouse expenses:</i>					
Items purchased for distribution	-	-	823	823	1,397
Consumables	-	-	670	670	1,059
Repairs, maintenance and cleaning	-	-	182	182	956
Staff costs	58,920	-	33,041	91,961	107,272
Training and conferences	1,340	-	-	1,340	2,533
Venue hire	9,735	-	11,351	21,086	19,289
	<u>85,005</u>	<u>-</u>	<u>46,152</u>	<u>131,157</u>	<u>145,484</u>
<i>Support costs</i>					
Independent examiner's fee	696	-	696	1,392	1,320
Insurance	539	-	521	1,060	986
Office costs	918	-	195	1,112	1,467
Phone and internet	721	-	526	1,247	1,263
	<u>2,875</u>	<u>-</u>	<u>1,937</u>	<u>4,812</u>	<u>5,037</u>
	<u><u>87,879</u></u>	<u><u>-</u></u>	<u><u>48,089</u></u>	<u><u>135,969</u></u>	<u><u>150,521</u></u>

3 Grants paid in relation to charitable activities undertaken by others

<i>Grants for:</i>					
Open Doors	-	950	-	950	1,200
Great Lakes Outreach	-	925	-	925	1,000
Universities & Colleges Christian Fellowship	-	-	-	-	500
Suffolk Transforming Futures (Home for Good)	-	925	-	925	1,200
Vineyard Churches UK & Ireland	-	4,709	-	4,709	5,200
Future Vision Sudbury	-	1,325	-	1,325	-
Eden's Project Sudbury	-	800	-	800	-
Relief of poverty and hardship	-	500	-	500	250
Other charities	-	1,000	-	1,000	-
	<u>-</u>	<u>11,134</u>	<u>-</u>	<u>11,134</u>	<u>9,350</u>

4 Transactions with related parties

Mr & Mrs Taylor served as church pastors and received employment benefits totalling £38,022 (2024: £39,617) for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

5 Non-monetary resources

During the year the charity was donated food and other items with an estimated value of £70,000 (2024: £86,000) for distribution by the charity's Storehouse Foodbank to those in need.

STOUR VALLEY VINEYARD CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

6 Movement on designated funds and restricted funds

		Balance at 31 Dec 2024 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2025 £
Building fund	Designated	5,884	-	-	(1,320)	4,564
Building fund	Restricted	1,460	2,385	-	-	3,844
		<u>7,343</u>	<u>2,385</u>	<u>-</u>	<u>(1,320)</u>	<u>8,408</u>
Contingency fund	Designated	25,339	-	-	-	25,339
Storehouse fund	Restricted	31,331	44,789	(48,090)	-	28,029
Tithe fund	Designated	843	11,410	(11,134)	-	1,119
		<u>32,066</u>	<u>11,410</u>	<u>-</u>	<u>11,134</u>	<u>(1,320)</u>
Total for all designated funds		<u>32,066</u>	<u>11,410</u>	<u>-</u>	<u>11,134</u>	<u>(1,320)</u>
Total for all restricted funds		<u>32,790</u>	<u>47,174</u>	<u>(48,090)</u>	<u>-</u>	<u>31,875</u>

Designated funds

- i) The **Contingency fund** represents funds set aside to help cover unexpected variances in income and expenditure.
- ii) The **Building fund** represents funds set aside by the trustees to provide or improve facilities used by the charity.
- iii) The **Tithe fund** represents funds set aside by the trustees to help fund grant giving to other charities and individuals.

Restricted funds

- i) The **Storehouse fund** was created from donations and grants received to help fund the Storehouse compassion ministry of Stour Valley Vineyard Church including the Storehouse foodbank, aiming to help local families and individuals in crisis. At the year end the carried forward balance on this fund includes a contingency of £9,000 to help ensure that Storehouse could continue to operate smoothly should income and / or expenditure vary adversely.
- ii) The **Building fund** was created from donations received which were restricted to help provide or improve facilities used by the charity.

A transfer was made as money from the Building Fund was used in the year in relation to a noise impact assessment.

STOUR VALLEY VINEYARD CHURCH

England & Wales - Charity number 1131617

Accounts

Stour Valley Vineyard Church

Report and Accounts
Year ended 31 December 2024

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

STOUR VALLEY VINEYARD CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2024

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CHARITY REGISTRATION NUMBER	1131617
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	J Taylor K Taylor R Woodman I Copeman (resigned 31st March 2025) C Vernon H Forth M Buckland (appointed 31st March 2025)
BANKERS	CAF Bank 25 Kings Hill Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER	Lisa Darby FCA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Trustee Report on 2024 Accounts

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2024.

Objects of the charity

In summary, the principal objects of the charity (as set out in the governing document) are:

- (a) to advance the Christian faith
- (b) to further Christian education
- (c) to relieve sickness and financial hardship

The Church seeks to demonstrate the Christian faith in action by reaching out with God's love; Sunday services; prayer ministry; pastoral groups; youth and children's ministries; prayer for the sick within and without the church; providing financial and practical help, food and support to those in need; ministry training; life-skills and personal development; biblical studies; in the Stour Valley area.

Our vision is to be a people who seek to encounter the presence of the living God and be transformed by that encounter. Our mission is to grow vibrant Christian communities in the Stour Valley Area, to bring healing and hope in Jesus' name.

Governance:

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the Organisation. In planning activities, the trustees have applied the guidance on public benefit issued by the Charity Commission.

Review of Activities

Church Life:

The church is steadily growing and we continue to have baptisms each year. The church body is made up of all age groups, and has seen particular growth in the area of young adults and young families this past year. There are multiple Sunday teams that operate each week in order to support the Sunday meeting. These teams include set up team, venue management, welcome team, café team, worship team, kids team and youth team. We have weekly HOME groups that meet- these groups promote the benefit of fellowship, spiritual growth and friendship. The Little Wonders toddler group that is run for the community each week is growing and young mums are finding it incredibly helpful in supporting their well-being.

Storehouse Foodbank:

Storehouse continues to bless the community by providing food for those in crisis and sign posting individuals to the many support services offered in Sudbury. The foodbank is operated on an emergency referral-only basis with two “drop-in” sessions per week at set times for assessments and collection of food parcels. There is a team of experienced volunteers both from the Church and from the community who help each week.

Funding received for Storehouse in 2024 included grants from Suffolk Community Foundation through Private Fund – JA, Suffolk Giving Grant Making Programme, Food & Drink Fund and Maurken Fund.

Finances and Reserves

During the year income decreased by £3,006 to £143,239, and expenditure increased by £15,955 to £159,871. As a result, the charity has reported a loss of £16,632 (2023: surplus £2,329) and the cash held by the charity decreased by £16,632, to £71,897. This comprised unrestricted cash of £39,106 and cash of £32,791 held for restricted purposes (mainly for Storehouse).

Reserves Policy

The trustees have determined that the charity should aim to unrestricted cash equivalent to 3 to 6 months of general fund expenses in the charity’s designated contingency fund and in unrestricted general funds. This would equate holding cash of somewhere between £22,000 to £44,000 in these funds. The trustees are satisfied that this level of reserves would be sufficient to allow the charity to continue to operate smoothly should income fall, or expenditure increase, unexpectedly. At the year-end the charity held cash of £32,379 in these funds and the charity is complying with its reserves policy.

Risk Statement

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Ruth Woodman

[Ruth Woodman \(Jul 23, 2025 22:37:31 GMT+1\)](#).....

R Woodman – Trustee

Jul 23, 2025

.....

Date

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
STOUR VALLEY VINEYARD CHURCH

I report to the trustees on my examination of the accounts of Stour Valley Vineyard Church ('the charity') for the year ended 31 December 2024 on pages 6 to 9 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Lisa Darby

[Lisa Darby \(Jul 28, 2025 11:50:37 GMT+1\)](#)

Lisa Darby FCA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Jul 28, 2025

STOUR VALLEY VINEYARD CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted Funds			2024 £	2023 £
		General Funds £	Designated Funds £	Restricted Funds £		
Income receipts						
Donations and grants including gift aid		71,439	8,751	52,730	132,920	143,517
Income from charitable activities		6,837	-	-	6,837	1,861
Bank interest		751	-	731	1,482	866
		<u>79,027</u>	<u>8,751</u>	<u>53,461</u>	<u>141,239</u>	<u>146,245</u>
Capital and similar receipts						
Sale of fixed assets		-	2,000	-	2,000	-
		<u>79,027</u>	<u>10,751</u>	<u>53,461</u>	<u>143,239</u>	<u>146,245</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	88,129	-	62,392	150,521	135,145
Grants paid in relation to charitable activities undertaken by others	3	-	9,350	-	9,350	8,771
		<u>88,129</u>	<u>9,350</u>	<u>62,392</u>	<u>159,871</u>	<u>143,915</u>
Net of receipts / (payments) before transfers		(9,102)	1,401	(8,931)	(16,632)	2,329
Transfers between funds	6	-	-	-	-	-
Net movement in funds		<u>(9,102)</u>	<u>1,401</u>	<u>(8,931)</u>	<u>(16,632)</u>	<u>2,329</u>
Cash funds as at last year end		16,142	30,665	41,722	88,529	86,200
Cash funds at this year end	A	<u>7,040</u>	<u>32,066</u>	<u>32,791</u>	<u>71,897</u>	<u>88,529</u>

The notes on pages 8 to 9 form part of these accounts.

STOUR VALLEY VINEYARD CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

Notes	Unrestricted Funds		Restricted funds	2024	2023
	General funds	Designated funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	7,040	32,066	32,791	71,897	88,529
	7,040	32,066	32,791	71,897	88,529
B Other monetary assets					
Gift aid due to charity	-	-	50	50	746
Prepayments and other debtors	320	-	800	1,120	1,120
Grant due to charity	-	-	5,000	5,000	-
	320	-	5,850	6,170	1,866
C Liabilities					
Falling due within one year					
Other creditors	904	-	-	904	600
Independent examiner's fee for preparing and examining the accounts	696	-	696	1,392	1,320
Payroll related creditors	558	-	-	558	615
	2,158	-	696	2,854	2,535

D Assets retained for charity's own use

	Fund to which asset belongs	Cost	Current Value
		£	£
Air-conditioning units	Restricted	10,050	-
Portacabin	Unrestricted	12,474	-
Equipment & fittings	Unrestricted	7,325	2,555
Equipment & fittings	Restricted	850	-
		30,699	2,555

The current values of the charity's assets have been estimated by the trustees.

E Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf by:

Ruth Woodman

Ruth Woodman (Jul 23, 2025 22:37:31 GMT+1)

R Woodman

Date: Jul 23, 2025

The notes on pages 8 to 9 form part of these accounts.

STOUR VALLEY VINEYARD CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

These accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2024	Total 2023
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
<i>Direct expenditure on activities</i>					
Advertising	180	-	233	413	599
Equipment	468	-	163	631	2,671
Other ministry costs	4,596	-	242	4,838	6,301
Events	7,097	-	-	7,097	-
Other Storehouse expenses:					
Items purchased for distribution	-	-	1,397	1,397	6,909
Consumables	-	-	1,059	1,059	1,396
Repairs, maintenance and cleaning	437	-	519	956	2,284
Staff costs	60,503	-	46,769	107,272	97,007
Training and conferences	2,388	-	145	2,533	3,212
Venue hire	9,345	-	9,944	19,289	9,510
	<u>85,013</u>	<u>-</u>	<u>60,471</u>	<u>145,484</u>	<u>129,890</u>
<i>Support costs</i>					
Independent examiner's fee	660	-	660	1,320	1,260
Insurance	493	-	493	986	939
Office costs	1,266	-	201	1,467	1,619
Phone and internet	696	-	567	1,263	1,437
	<u>3,116</u>	<u>-</u>	<u>1,921</u>	<u>5,037</u>	<u>5,255</u>
	<u><u>88,129</u></u>	<u><u>-</u></u>	<u><u>62,392</u></u>	<u><u>150,521</u></u>	<u><u>135,145</u></u>

3 Grants paid in relation to charitable activities undertaken by others

Grants for:

Other charities					
Open Doors	-	1,200	-	1,200	1,950
Great Lakes Outreach	-	1,000	-	1,000	1,200
Universities & Colleges Christian Fellowship	-	500	-	500	-
Home for Good (National)	-	-	-	-	600
Suffolk Transforming Futures (Home for Good)	-	1,200	-	1,200	600
Vineyard Churches UK & Ireland	-	5,200	-	5,200	4,421
Relief of poverty and hardship	-	250	-	250	-
	<u>-</u>	<u>9,350</u>	<u>-</u>	<u>9,350</u>	<u>8,771</u>

4 Transactions with related parties

Mr & Mrs Taylor serve as church pastors and received employment benefits totalling £39,617 (2023: £38,172) for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

5 Non-monetary resources

During the year the charity was donated food and other items with an estimated value of £86,000 (2023: £94,000) for distribution by the charity's Storehouse Foodbank to those in need.

STOUR VALLEY VINEYARD CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

6 Movement on designated funds and restricted funds

		Balance at 31 Dec 2023 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2024 £
Building fund	Designated	3,154	2,730	-	-	5,884
Building fund	Restricted	736	724	-	-	1,460
		<u>3,890</u>	<u>3,454</u>	<u>-</u>	<u>-</u>	<u>7,343</u>
Contingency fund	Designated	25,339	-	-	-	25,339
Storehouse fund	Restricted	40,986	52,737	(62,392)	-	31,331
Tithe fund	Designated	2,172	8,021	(9,350)	-	843
		<u>30,665</u>	<u>10,751</u>	<u>-</u>	<u>9,350</u>	<u>32,066</u>
Total for all designated funds		30,665	10,751	-	9,350	32,066
Total for all restricted funds		<u>41,722</u>	<u>53,461</u>	<u>(62,392)</u>	<u>-</u>	<u>32,791</u>

Designated funds

- i) The **Contingency fund** represents funds set aside to help cover unexpected variances in income and expenditure.
- ii) The **Building fund** represents funds set aside by the trustees to provide or improve facilities used by the charity.
- iii) The **Tithe fund** represents funds set aside by the trustees to help fund grant giving to other charities and individuals.

Restricted funds

- i) The **Storehouse fund** was created from donations and grants received to help fund the Storehouse compassion ministry of Stour Valley Vineyard Church including the Storehouse foodbank, aiming to help local families and individuals in crisis. At the year end the carried forward balance on this fund includes a contingency of £9,000 to help ensure that Storehouse could continue to operate smoothly should income and / or expenditure vary adversely.
- ii) The **Building fund** was created from donations received which were restricted to help provide or improve facilities used by the charity.

STOUR VALLEY VINEYARD CHURCH

England & Wales - Charity number 1131617

Accounts

Stour Valley Vineyard Church

Report and Accounts
Year ended 31 December 2023

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

STOUR VALLEY VINEYARD CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2023

ADDRESS FOR CORRESPONDENCE	Suite 1 & 2 Sudbury Business Centre Chilton Industrial Estate Milner Road Sudbury CO10 2XG
GOVERNING DOCUMENT	Constitution for a charitable incorporated organisation from 27 August 2020.
CHARITY REGISTRATION NUMBER	1131617
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	J Taylor K Taylor K Roychowdhury (resigned 17th January 2023) R Pennington (resigned 17th January 2023) R Woodman I Copeman (appointed 17th January 2023) C Vernon (appointed 17th January 2023) H Forth (appointed 31st July 2023)
BANKERS	CAF Bank 25 Kings Hill Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER	Ajay Rajani FCIE Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Page 6	Receipts and Payments Account
Page 7	Statement of Assets & Liabilities
Pages 8 - 9	Notes to the Accounts



Trustee Report on 2023 Accounts

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2023.

Objects of the charity

In summary, the principal objects of the charity (as set out in the governing document) are:

- (a) to advance the Christian faith
- (b) to further Christian education
- (c) to relieve sickness and financial hardship

The Church seeks to demonstrate the Christian faith in action by reaching out with God's love; Sunday services; prayer ministry; pastoral groups; youth and children's ministries; prayer for the sick within and without the church; providing financial and practical help, food and support to those in need; ministry training; life-skills and personal development; biblical studies; in the Stour Valley area.

Our vision is to be a people who seek to encounter the presence of the living God. We are changed when we are in His manifest presence and when our lives are submitted to the authority of His Word. We want to live like Jesus and be His hands and feet to the poor and the marginalised. Our mission is to grow vibrant Christian communities in the Stour Valley Area, to bring healing and hope in Jesus' name.

Governance

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the Organisation.

In planning activities, the trustees have applied the guidance on public benefit issued by the Charity Commission.

Review of Activities

Church Life

The church is growing and has doubled in size since 2022. There are multiple Sunday teams that operate each week in order to support the Sunday meeting. These teams include set up team, venue management, welcome team, café team, worship team, kids team and youth team. We now have 5 weekly HOME groups that meet; these groups are growing and enjoying the benefit of fellowship, community life and social support.

The toddler group that is run for the community each week is growing and young mums are finding it incredibly helpful in supporting their well-being. The group of volunteers for the toddler group is continuing to grow. The toddler group has a great reputation and there are days when we have up to 30 mums and 30+ children.

Until November 2023 all our church services, our office base, Storehouse and Little Wonders were all situated at our rented premises - Vineyard Centre in Tudor Road. However that venue was no longer going to be available after the end of 2023 and so new locations had to be found. We have relocated church services to Tudor Primary School, Little Wonders has moved to the scout hut in central Sudbury and a new office / Storehouse venue has been rented at Sudbury Business Centre, Chilton Industrial Estate.

Storehouse Foodbank

The move in November 2023 to our new location was communicated to the community and we have managed to seamlessly transition without missing one week of service. The team has changed and adapted; and volunteers have grown in resilience. Storehouse continues to bless the community, sign posting individuals to the many support services offered in Sudbury. We continue to feed an average of approximately 350 men, women and children per month. Funding for Storehouse in 2023 included grants from Suffolk Community Foundation through its Food & Drink Fund and Private Fund- PFF.

Surrounding Area

We are continuing to run East Anglia worship nights which draw people from the surrounding churches as well as further afield such as Cambridge, Norwich, and Thetford. It's been an encouragement and hugely impactful as we've seen physical and emotional healings in each event.

Finances and Reserves

During the year income increased by £2,756 to £146,245, and expenditure increased by £8,184 to £143,915. As a result the charity has reported a surplus of £2,329 (2022: £7,757) and the cash held by the charity increased by £2,329, to £88,529. This comprised unrestricted cash of £46,807 and cash of £41,722 held for restricted purposes (mainly for Storehouse).

Reserves Policy

The trustees have determined that the charity should aim to unrestricted cash equivalent to 3 to 6 months of general fund expenses in the charity's designated contingency fund and in unrestricted general funds. This would equate holding cash of somewhere between £18,000 to £36,000 in these funds. The trustees are satisfied that this level of reserves would be sufficient to allow the charity to continue to operate smoothly should income fall, or expenditure increase, unexpectedly. At the year-end the charity held cash of £41,481 in these funds and the charity is complying with its reserves policy.

Risk Statement

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

R A Woodman
R A Woodman (Jun 30, 2024 23:05 GMT+1)
.....
R Woodman – Trustee

Jun 30, 2024
.....
Date

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
STOUR VALLEY VINEYARD CHURCH

I report to the trustees on my examination of the accounts of Stour Valley Vineyard Church ('the charity') for the year ended 31 December 2023 on pages 6 to 9 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Ajay Rajani
Ajay Rajani (Jul 1, 2024 12:33 GMT+1)

Ajay Rajani FCIE
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Jul 1, 2024

STOUR VALLEY VINEYARD CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	<u>Unrestricted Funds</u>			2023 £	2022 £
		General Funds £	Designated Funds £	Restricted Funds £		
Income receipts						
Donations and grants including gift aid		74,813	8,323	60,382	143,517	142,810
Income from charitable activities		1,861	-	-	1,861	495
Bank interest		94	-	772	866	183
Total receipts		<u>76,768</u>	<u>8,323</u>	<u>61,154</u>	<u>146,245</u>	<u>143,489</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	72,253	-	62,892	135,145	115,896
Grants paid in relation to charitable activities undertaken by others	3	-	8,771	-	8,771	14,370
		<u>72,253</u>	<u>8,771</u>	<u>62,892</u>	<u>143,915</u>	<u>130,266</u>
Purchase of fixed assets		-	-	-	-	5,465
Total payments		<u>72,253</u>	<u>8,771</u>	<u>62,892</u>	<u>143,915</u>	<u>135,731</u>
Net of receipts / (payments) before transfers		4,514	(448)	(1,737)	2,329	7,757
Transfers between funds	6	-	-	-	-	-
Net movement in funds		<u>4,514</u>	<u>(448)</u>	<u>(1,737)</u>	<u>2,329</u>	<u>7,757</u>
Cash funds as at last year end		11,628	31,113	43,459	86,200	78,441
Cash funds at this year end	A	<u>16,142</u>	<u>30,665</u>	<u>41,722</u>	<u>88,529</u>	<u>86,200</u>

The notes on pages 8 to 9 form part of these accounts.

STOUR VALLEY VINEYARD CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

Notes	Unrestricted Funds		Restricted funds	2023	2022
	General funds	Designated funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	16,142	30,665	41,722	88,529	86,200
	<u>16,142</u>	<u>30,665</u>	<u>41,722</u>	<u>88,529</u>	<u>86,200</u>
B Other monetary assets					
Gift aid due to charity	139	-	608	746	1,094
Prepayments and other debtors	320	-	800	1,120	2,000
	<u>459</u>	<u>-</u>	<u>1,408</u>	<u>1,866</u>	<u>3,094</u>
C Liabilities					
Falling due within one year					
Other creditors	600	-	-	600	-
Independent examiner's fee for preparing and examining the accounts	660	-	660	1,320	1,260
Payroll related creditors	615	-	-	615	-
	<u>1,875</u>	<u>-</u>	<u>660</u>	<u>2,535</u>	<u>1,260</u>

D Assets retained for charity's own use

	Fund to which asset belongs	Cost	Current Value
		£	£
Air-conditioning units	Restricted	10,050	2,000
Portacabin	Unrestricted	12,474	2,000
Equipment & fittings	Unrestricted	7,325	3,240
Equipment & fittings	Restricted	850	-
		<u>30,699</u>	<u>7,240</u>

The charity's portacabin was sold shortly after the year end for £2,000. The current values of the charity's other assets have been estimated by the trustees.

F Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf by:

RA Woodman
RA Woodman (Jun 30, 2024 23:05 GMT+1)

R Woodman

Date: Jun 30, 2024

The notes on pages 8 to 9 form part of these accounts.

STOUR VALLEY VINEYARD CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

These accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2023	Total 2022
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
<i>Direct expenditure on activities</i>					
Advertising	469	-	130	599	1,172
Equipment	2,278	-	393	2,671	4,363
Other ministry costs	5,873	-	429	6,301	4,439
<i>Other Storehouse expenses:</i>					
Items purchased for distribution	-	-	6,909	6,909	7,489
Consumables	-	-	1,396	1,396	1,688
Repairs, maintenance and cleaning	1,412	-	872	2,284	1,969
Staff costs	52,498	-	44,509	97,007	80,087
Training and conferences	3,072	-	140	3,212	2,646
Venue hire	3,360	-	6,150	9,510	7,250
	<u>68,961</u>	<u>-</u>	<u>60,929</u>	<u>129,890</u>	<u>111,102</u>
<i>Support costs</i>					
Independent examiner's fee	630	-	630	1,260	1,200
Insurance	470	-	470	939	914
Office costs	1,413	-	206	1,619	1,469
Phone and internet	779	-	658	1,437	1,212
	<u>3,292</u>	<u>-</u>	<u>1,963</u>	<u>5,255</u>	<u>4,794</u>
	<u><u>72,253</u></u>	<u><u>-</u></u>	<u><u>62,892</u></u>	<u><u>135,145</u></u>	<u><u>115,896</u></u>

3 Grants paid in relation to charitable activities undertaken by others

Grants for:

<i>Church planting and mission support</i>					
Assistance given to individuals	-	-	-	-	5,000
Other charities	-	4,350	-	4,350	2,410
Suffolk Community Foundation (returned grant)	-	-	-	-	2,000
Vineyard Churches UK & Ireland	-	4,421	-	4,421	4,960
	<u>-</u>	<u>8,771</u>	<u>-</u>	<u>8,771</u>	<u>14,370</u>

4 Transactions with related parties

Mr & Mrs Taylor serve as church pastors and received employment benefits totalling £38,172 (2022: £37,158) for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

STOUR VALLEY VINEYARD CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

5 Non-monetary resources

During the year the charity was donated food and other items with an estimated value of £94,000 (2022: £85,000) for distribution by the charity's Storehouse Foodbank to those in need.

6 Movement on designated funds and restricted funds

		Balance at 31 Dec 2022 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2023 £
Building fund	Designated	3,154	-	-	-	3,154
Building fund	Restricted	-	736	-	-	736
		<u>3,154</u>	<u>736</u>	<u>-</u>	<u>-</u>	<u>3,890</u>
Contingency fund	Designated	25,339	-	-	-	25,339
Storehouse fund	Restricted	43,459	60,418	(62,892)	-	40,986
Tithe fund	Designated	2,620	8,323	(8,771)	-	2,172
Total for all designated funds		<u>31,113</u>	<u>8,323</u>	<u>(8,771)</u>	<u>-</u>	<u>30,665</u>
Total for all restricted funds		<u>43,459</u>	<u>61,154</u>	<u>(62,892)</u>	<u>-</u>	<u>41,722</u>

Designated funds

- i) The **Contingency fund** represents funds set aside to help cover unexpected variances in income and expenditure.
- ii) The **Building fund** represents funds set aside by the trustees to provide or improve facilities used by the charity.
- iii) The **Tithe fund** represents funds set aside by the trustees to help fund grant giving to other charities and individuals.

Restricted funds

- i) The **Storehouse fund** was created from donations and grants received to help fund the Storehouse compassion ministry of Stour Valley Vineyard Church including the Storehouse foodbank, aiming to help local families and individuals in crisis. At the year end the carried forward balance on this fund includes a contingency of £9,000 to help ensure that Storehouse could continue to operate smoothly should income and / or expenditure vary adversely.
- ii) The **Building fund** was created from donations received to help provide or improve facilities used by the charity.

STOUR VALLEY VINEYARD CHURCH

England & Wales - Charity number 1131617

Accounts

Stour Valley Vineyard Church

Report and Accounts
Year ended 31 December 2022

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

STOUR VALLEY VINEYARD CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2022

ADDRESS FOR CORRESPONDENCE	Vineyard Centre Tudor Road Sudbury CO10 1NP
GOVERNING DOCUMENT	Constitution for a charitable incorporated organisation from 27 August 2020.
CHARITY REGISTRATION NUMBER	1131617
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	J Taylor K Taylor K Roychowdhury (resigned 17th January 2023) R Pennington (resigned 17th January 2023) R Woodman S Young (resigned 5th July 2022) I Copeman (appointed 17th January 2023) C Vernon (appointed 17th January 2023)
BANKERS	CAF Bank 25 Kings Hill Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER	Ajay Rajani FCIE Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Trustee Report on 2022 Accounts

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2022.

Objects of the charity

In summary, the principal objects of the charity (as set out in the governing document) are:

- (a) to advance the Christian faith
- (b) to further Christian education
- (c) to relieve sickness and financial hardship

The Church seeks to demonstrate the Christian faith in action by reaching out with God's love; Sunday services; prayer ministry; pastoral groups; youth and children's ministries; prayer for the sick within and without the church; providing financial and practical help, food and support to those in need; ministry training; life-skills and personal development; biblical studies; in the Stour Valley area.

Our vision is to be a people who seek to encounter the presence of the living God. We are changed when we are in His manifest presence and when our lives are submitted to the authority of His Word. We want to live like Jesus and be His hands and feet to the poor and the marginalised. Our mission is to grow vibrant Christian communities in the Stour Valley Area, to bring healing and hope in Jesus' name.

Governance

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the Organisation.

In planning activities, the trustees have applied the guidance on public benefit issued by the Charity Commission.

Review of Activities

Online Service:

We continued the livestreaming of our services as we felt that it would be encouraging to those in our congregation who were homebound or unwell on those Sundays. It has been very much appreciated. The church has continued to grow and has about doubled in size since the change in leadership in October 2021. There has been a fairly large turnover of people since Joel and Kady Taylor began pastoring as was expected in the transition of leadership.

Sunday Teams:

All rotas are back up and running and all teams are staffed for the Sunday service. The impact from Covid has finally ended. We are running a café team, welcome team, set up team, worship team, kids team, and youth team now every Sunday. We have overseers for each team again and they are functioning well.

Communication:

We are producing a monthly newsletter that was temporarily paused when our full-time administrator of many years moved away. We have improved our social media presence and updated our website since the hiring of our new administrator.

Staff Updates:

Following interviews in July 2022, we hired an administrator who joined us in September. We implemented regular check ins to support the staff team and provide support for them pastorally and to help them achieve their career goals.

HOME Groups:

We launched 3 new HOME groups in the surrounding villages (Ballingdon, Lavenham, and Great Cornard) and managed to get a group of young adults together for a few months while everyone was home from May-August. Groups are growing and enjoying the benefit of fellowship, community life and social support.

Storehouse Foodbank:

Storehouse Café continued to operate. It is run by an experienced team of volunteers who are members of SVV. Their role is to welcome guests, provide refreshments, community, and prayer. We give out bibles, pray for those who would like prayer and spend time just listening. We saw a major increase in numbers of families in need through the cost of living crisis. We fed 4,563 people over the course of the year.

Planet Vineyard (Youth & Kids):

A couple joined us as Pastors-in-training in December 2022 to oversee our youth (11-18s) and support them in the current climate of mental health crises, sexual identity crises and post covid well-being affects. They've been well received by the youth (they are very "cool"!) and by parents. There can be as many as 25 kids and youth on any given Sunday which has injected the church with life and vibrancy. The children are enjoying having many more friends to play with and the group is continuing to grow.

Surrounding Area:

SVV has begun hosting East Anglia worship nights which draw people from the surrounding churches as well as further afield such as Cambridge, Norwich, and Thetford. We host approximately 100 adults, youth and kids from around East Anglia. It's been an encouragement and hugely impactful as we've seen physical and emotional healings in each event.

Finances and Reserves

During the year income increased by £4,996 to £143,489, and expenditure decreased by £13,773 to £135,731. As a result the charity has reported a surplus of £7,757 (2021: a deficit of £11,011) and the cash held by the charity increased by £7,757, to £86,200. This comprised unrestricted cash of £42,741 and cash of £43,459 held for restricted purposes (namely for Storehouse).

Reserves Policy

The trustees have determined that the charity should aim to unrestricted cash of no less than £20,000 in its designated contingency fund and in unrestricted general funds so that the charity could continue to operate should income and / or expenditure vary adversely. At the year-end, the charity held cash of £36,967 in these funds and the charity is complying with its reserves policy.

Risk Statement

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

R Woodman

R Woodman – Trustee

Date 12 July 2023

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
STOUR VALLEY VINEYARD CHURCH

I report to the trustees on my examination of the accounts of Stour Valley Vineyard Church ('the charity') for the year ended 31 December 2022 on pages 7 to 10 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Ajay Rajani

Ajay Rajani FCIE
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 12 July 2023

STOUR VALLEY VINEYARD CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	Unrestricted Funds			2022 £	2021 £
		General Funds £	Designated Funds £	Restricted Funds £		
Income receipts						
Donations and grants including gift aid		67,629	12,101	63,081	142,810	138,276
Income from charitable activities		495	-	-	495	197
Bank interest		34	-	150	183	20
Total receipts		<u>68,158</u>	<u>12,101</u>	<u>63,230</u>	<u>143,489</u>	<u>138,493</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	65,053	-	50,843	115,896	114,679
Grants paid in relation to charitable activities undertaken by others	3	-	6,870	7,500	14,370	23,349
		<u>65,053</u>	<u>6,870</u>	<u>58,343</u>	<u>130,266</u>	<u>138,028</u>
Purchase of fixed assets		1,746	-	3,719	5,465	11,476
Total payments		<u>66,799</u>	<u>6,870</u>	<u>62,062</u>	<u>135,731</u>	<u>149,504</u>
Net of receipts / (payments) before transfers		1,359	5,231	1,168	7,757	(11,011)
Transfers between funds	6	-	-	-	-	-
Net movement in funds		<u>1,359</u>	<u>5,231</u>	<u>1,168</u>	<u>7,757</u>	<u>(11,011)</u>
Cash funds as at last year end		10,269	25,883	42,291	78,442	89,453
Cash funds at this year end	A	<u>11,628</u>	<u>31,113</u>	<u>43,459</u>	<u>86,200</u>	<u>78,442</u>

The notes on pages 9 to 10 form part of these accounts.

STOUR VALLEY VINEYARD CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	<u>Unrestricted Funds</u>			2022 £	2021 £
	General funds £	Designated funds £	Restricted funds £		
A Cash funds					
Cash at bank with immediate access	11,628	31,113	43,459	86,200	78,442
	<u>11,628</u>	<u>31,113</u>	<u>43,459</u>	<u>86,200</u>	<u>78,442</u>
B Other monetary assets					
Gift aid due to charity	44	-	1,050	1,094	113
Prepayments	750	-	1,250	2,000	-
	<u>794</u>	<u>-</u>	<u>2,300</u>	<u>3,094</u>	<u>113</u>
C Liabilities					
Falling due within one year					
Independent examiner's fee for preparing and examining the accounts	630	-	630	1,260	1,200
	<u>630</u>	<u>-</u>	<u>630</u>	<u>1,260</u>	<u>1,200</u>

D Assets retained for charity's own use

	Fund to which asset belongs	Cost £
Air-conditioning units	Restricted	10,050
Portacabin	Unrestricted	12,474
Building canopy	Restricted	11,476
Equipment & fittings	Unrestricted	7,325
Equipment & fittings	Restricted	5,194
		<u>46,520</u>

Though no reliable estimate can be made, the trustees note that the current value of the above assets is now significantly less than the amount paid to purchase them (which was £46,520).

F Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf by:

R Woodman

R Woodman

Date: 12 July 2023

The notes on pages 9 to 10 form part of these accounts.

STOUR VALLEY VINEYARD CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

These accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	Unrestricted Funds		Restricted Funds	Total 2022	Total 2021
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
<i>Direct expenditure on activities</i>					
Staff costs	49,303	-	30,783	80,087	81,463
Training and conferences	1,877	-	769	2,646	830
Advertising	990	-	182	1,172	1,005
Equipment	2,491	-	1,871	4,363	6,505
Other ministry costs	3,799	-	640	4,439	3,735
Venue hire	2,250	-	5,000	7,250	5,000
Repairs, maintenance and cleaning	1,238	-	731	1,969	730
Little Wonders (toddler group) start up costs	-	-	-	-	2,207
Other Storehouse expenses:					
Items purchased for distribution	-	-	7,489	7,489	3,099
Consumables	-	-	1,688	1,688	1,480
	61,949	-	49,153	111,102	106,054
<i>Support costs</i>					
Fundraising costs	-	-	-	-	2,793
Phone and internet	820	-	392	1,212	1,603
Office costs	1,195	-	274	1,469	1,946
Insurance	489	-	424	914	842
Independent examiner's fee	600	-	600	1,200	1,440
	3,104	-	1,690	4,794	8,624
	65,053	-	50,843	115,896	114,679

3 Grants paid in relation to charitable activities undertaken by others

Grants for:

Church planting and mission support					
Vineyard Churches UK & Ireland	-	4,960	-	4,960	5,960
Open Doors	-	-	-	-	1,000
Relief of poverty and hardship					
Assistance given to individuals	-	-	5,000	5,000	9,689
Suffolk Community Foundation (returned grant)	-	-	2,000	2,000	-
Hadleigh Foodbank	-	-	-	-	5,000
Other charities	-	1,910	500	2,410	1,700
	-	6,870	7,500	14,370	23,349

4 Transactions with related parties

Mr & Mrs Taylor serve as church pastors and were paid £37,158 for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

STOUR VALLEY VINEYARD CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2022

5 Non-monetary resources

During the year the charity was donated food and other items with an estimated value of £85,000 (2021: £59,000) for distribution by the charity's Storehouse Foodbank to those in need.

6 Movement on designated funds and restricted funds

	Balance at 31 Dec 2021 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2022 £
Designated funds					
Contingency fund	21,359	3,980	-	-	25,339
Building fund	3,154	-	-	-	3,154
Tithe fund	1,370	8,120	(6,870)	-	2,620
	<u>25,883</u>	<u>12,101</u>	<u>(6,870)</u>	<u>-</u>	<u>31,113</u>
Restricted funds					
Storehouse fund	33,541	63,230	(53,312)	-	43,459
Hardship fund	7,000	-	(7,000)	-	-
Kitchen fund	1,750	-	(1,750)	-	-
	<u>42,291</u>	<u>63,230</u>	<u>(62,062)</u>	<u>-</u>	<u>43,459</u>

Designated funds

- i) The **Contingency fund** represents funds set aside to help cover unexpected variances in income and expenditure.
- ii) The **Building fund** represents funds set aside by the trustees to provide or improve facilities used by the charity.
- iii) The **Tithe fund** represents funds set aside by the trustees to help fund grant giving to other charities and individuals.

Restricted funds

- i) The **Storehouse fund** was created from donations and grants received to help fund the Storehouse compassion ministry of Stour Valley Vineyard Church including the Storehouse foodbank, aiming to help local families and individuals in crisis. At the year end the carried forward balance on this fund includes a contingency of £9,000 to help ensure that Storehouse could continue to operate smoothly should income and / or expenditure vary adversely.
- ii) The **Hardship fund** was created from grants received from the Suffolk Community Foundation's hardship and household funds to help those facing poverty and hardship, particularly as a result of COVID-19.
- iii) The **Kitchen fund** was created by grants received to help the charity improve its kitchen.

STOUR VALLEY VINEYARD CHURCH

England & Wales - Charity number 1131617

Accounts

Stour Valley Vineyard Church

Report and Accounts
Year ended 31 December 2021

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

STOUR VALLEY VINEYARD CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2021

ADDRESS FOR CORRESPONDENCE	Vineyard Centre Tudor Road Sudbury CO10 1NP
GOVERNING DOCUMENT	Constitution for a charitable incorporated organisation from 27 August 2020.
CHARITY REGISTRATION NUMBER	1131617
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	J Taylor (from 20 October 2021) K Taylor (from 20 October 2021) A Stewart-Darling (until 20 October 2021) E Stewart-Darling (until 20 October 2021) K Roychowdhury R Pennington R Woodman S Young
BANKERS	CAF Bank 25 Kings Hill Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINER	Ajay Rajani FCIE Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Trustee Report on 2021 Accounts

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2021.

Objects of the charity

In summary, the principal objects of the charity (as set out in the governing document) are:

- (a) to advance the Christian faith
- (b) to further Christian education
- (c) to relieve sickness and financial hardship

The Church seeks to demonstrate the Christian faith in action by reaching out with God's love; Sunday services; prayer ministry; pastoral groups; youth and children's ministries; prayer for the sick within and without the church; providing financial and practical help, food and support to those in need; ministry training; life-skills and personal development; biblical studies; in the Stour Valley area.

Our vision is to be a people surrendered to God, transformed by grace. Our mission is to grow vibrant Christian communities in the Stour Valley Area, to bring healing and hope in Jesus' name.

In expanding the vision, we describe Stour Valley Vineyard Church as: A motley collection of ordinary people who are on a journey of surrender and transformation through the grace of God. They choose to be real with Him and real with one another. They are generous and compassionate; no strings attached. They are grace-givers, hope-bringers, wide-eyed dreamers and risk-takers. They laugh

together, cry together, worship together and serve together. They know that little things done with great love will change their community, not least themselves.

Our aim is to empower people to trust God and to love Him with their whole hearts, and love others and themselves with the same kindness and generosity.

Governance

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the Organisation.

In planning activities, the trustees have applied the guidance on public benefit issued by the Charity Commission.

Review of Activities

Two major factors shaped the year for SVV in 2021:

1. The impact of COVID 19 on the day-to-day church activities.
2. The fact that Andrew and Emma Stewart-Darling were stepping down as senior pastors and handing the church on to new leaders by the autumn of 2021.

As lockdown continued through the first half of 2021, we carried on streaming services from the Vineyard Centre with a small team of people. In July, as restrictions lifted, we were able to welcome people back into the building with facemasks and social distancing in place via a booking system. Minimal people came back and most continued viewing on YouTube. In September, as restrictions were further lifted and the wearing of masks was no longer compulsory, we stopped using the booking systems and saw a greater number of people return to in-person services. We continued live streaming as tech allowed. We were struggling with the reduction in teams because with people not being around for so long, we had been unable to recruit and train up new volunteers in key areas.

In coming back to in-person services, our sense was that we had new people who had found us during lockdown and had made us their home. Some of these have made the transition to in-person services whilst others chose to remain anonymous viewers.

The process of recruiting and interviewing prospective pastors was a difficult one because of the general climate with COVID, but eventually, the right people were found. Joel and Kady Taylor relocated from California in October and were commissioned on 17th October after some delays with getting passports and visas sorted. Andrew and Emma then transitioned with them until the end of November having stood down from leading and Trustee positions in mid-October.

The weekly 'Grapevine' was changed to a fortnightly one in an effort to release more of the pastor's time and in recognition that the congregation no longer needed that level of input once the in-person services had resumed. The decision was made to continue this as an HTML and not revert to the printed version pre-lockdown.

HOME groups which had adapted according to the appetite of those in each group continued for the most part, but there was a weariness with Zoom meetings. Some gathered outside in groups of up to six when that was allowed and then, tentatively, back indoors as it became safe to do so, all the time following government guidelines.

Storehouse Foodbank

Storehouse services continued without missing one session - outdoor drop-in sessions, protected collection time slots and electronic referrals were put in place to keep staff and services users safe. Following a letter to the GP's of all the face

to face volunteers, we managed to get them vaccinated against Covid ahead of schedule.

As a result of the growth of Storehouse activities, in February we advertised for a part-time paid Stores Coordinator. Following persistence and much prayer, Alison joined the staff team in December and she is a real asset to the service.

Due to the isolation and loneliness caused by lockdown we responded to the need by opening the Storehouse Café in May- staffed by experienced members of SVV. Their role is to welcome guests, provide refreshments, community, and prayer. We gave out 28 bibles in 2021 and believe this ministry will continue to bear fruit.

A full-service review of Storehouse staffing was carried out in conjunction with Emma and Rita Pennington in August. It identified that the Storehouse Assistant post was no longer viable as the weight of work had significantly shifted to the management of the stores area. Therefore, this post had become redundant, and Martin left paid employment at the end of November.

We fed 2,062 adults, 1,399 kids and received 60,014 donated Items. Due to lockdown instore restrictions and the increased demand, we also purchased 3,404 items from Storehouse funds. We also saw a significant increase in financial donations.

Planet Vineyard (Youth)

As with other areas of church life, the children and youth groups continued online via Zoom, having their own gathering point during Sunday morning services. They were thrilled to meet back in person in July and having the children back in the building made a huge difference to everyone else there too. Planet Vineyard came

through the lockdown with a strong team of leaders and, thanks to them, a good bond of relationship amongst the PV groups.

They were able to hold a Light Party on 31st October as an alternative to Halloween and had around 25 attending.

Alpha

SVV took Alpha online via Zoom and saw five people sign up and complete the course. The Autumn course didn't have enough take-up again (as with last year) so didn't go ahead. This would have been an in-person one.

Finances and Reserves

During the year income decreased by £34,187, to £138,493, and expenditure increased by £9,994, to £149,504. As a result the charity has reported a deficit of £11,011 (2020: a surplus of £33,170) and the cash held by the charity decreased by £11,011, to £78,442. This comprised unrestricted cash of £36,151 and cash of £42,291 held for restricted purposes (principally Storehouse).

Reserves Policy

The trustees have determined that the charity should aim to unrestricted cash of no less than £20,000 in its designated contingency fund and in unrestricted general funds so that the charity could continue to operate should income and / or expenditure vary adversely. At the year-end, the charity held cash of £31,627 in these funds and the charity is complying with its reserves policy.

Risk Statement

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Ruth Woodman

Ruth Woodman

Trustee

Date: 5 July 2022

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
STOUR VALLEY VINEYARD CHURCH

I report to the trustees on my examination of the accounts of Stour Valley Vineyard Church ('the charity') for the year ended 31 December 2021 on pages 9 to 12 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Ajay Rajani

Ajay Rajani FCIE
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 6 July 2022

STOUR VALLEY VINEYARD CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted Funds		Restricted Funds	2021	2020
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations including gift aid		68,631	12,115	38,587	119,332	137,216
Grants		-	-	18,944	18,944	35,357
Income from charitable activities		197	-	-	197	9
Bank interest		20	-	-	20	99
Total receipts		<u>68,847</u>	<u>12,115</u>	<u>57,531</u>	<u>138,493</u>	<u>172,680</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	66,830	-	47,849	114,679	107,161
Grants paid in relation to charitable activities undertaken by others	3	-	8,660	14,689	23,349	12,320
		<u>66,830</u>	<u>8,660</u>	<u>62,538</u>	<u>138,028</u>	<u>119,481</u>
Purchase of fixed assets		-	-	11,476	11,476	20,029
Total payments		<u>66,830</u>	<u>8,660</u>	<u>74,014</u>	<u>149,504</u>	<u>139,510</u>
Net of receipts / (payments) before transfers		2,017	3,455	(16,483)	(11,011)	33,170
Transfers between funds	6	(1,400)	1,321	79	-	-
Net movement in funds		<u>617</u>	<u>4,776</u>	<u>(16,405)</u>	<u>(11,011)</u>	<u>33,170</u>
Cash funds as at last year end		9,651	21,106	58,696	89,453	56,284
Cash funds at this year end	A	<u>10,268</u>	<u>25,883</u>	<u>42,291</u>	<u>78,442</u>	<u>89,453</u>

The notes on pages 11 - 12 form part of these accounts.

STOUR VALLEY VINEYARD CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

Notes	Unrestricted Funds			2021 £	2020 £
	General funds £	Designated funds £	Restricted funds £		
A Cash funds					
Cash at bank with immediate access	10,268	25,883	42,291	78,442	89,453
	10,268	25,883	42,291	78,442	89,453
B Other monetary assets					
Gift aid due to charity	-	-	113	113	2,043
Grant due to charity	-	-	-	-	3,333
	-	-	113	113	5,376
C Liabilities					
Falling due within one year					
Fee for Independent Examination	1,200	-	-	1,200	1,440
Payroll related creditors	-	-	-	-	89
	1,200	-	-	1,200	1,529

D Assets retained for charity's own use

	Fund to which asset belongs	Cost £
Air-conditioning units	Restricted	10,050
Portacabin	Unrestricted	12,474
Building canopy	Restricted	11,476
Equipment & fittings	Unrestricted	3,900
Equipment & fittings	Restricted	3,154
		41,054

F Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf by:

Ruth Woodman

R Woodman

Date: 5 July 2022

The notes on pages 11 - 12 form part of these accounts.

STOUR VALLEY VINEYARD CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

These accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2021	Total 2020
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Staff costs	53,603	-	27,860	81,463	73,981
Travel	60	-	149	209	448
Training and conferences	830	-	-	830	186
Venue hire	-	-	5,000	5,000	5,375
Advertising	877	-	128	1,005	747
Equipment	2,800	-	3,706	6,505	7,213
Church running costs	2,946	-	-	2,946	2,075
Hospitality	341	-	240	581	599
Storehouse	-	-	4,579	4,579	3,242
Storehouse - Little Wonders (toddler group) start up costs	-	-	2,207	2,207	-
Fundraising costs	1,200	-	1,593	2,793	3,600
Phone and internet	1,249	-	354	1,603	1,473
Office costs	1,562	-	384	1,946	2,278
Insurance	421	-	421	842	700
Repairs, maintenance and cleaning	222	-	508	730	959
Governance	720	-	720	1,440	4,284
	<u>66,830</u>	<u>-</u>	<u>47,849</u>	<u>114,679</u>	<u>107,161</u>

3 Grants paid in relation to charitable activities undertaken by others

Grants for:					
Church planting and mission support					
Vineyard Churches UK & Ireland	-	5,960	-	5,960	4,710
Other institutions	-	2,700	-	2,700	-
Relief of poverty and hardship					
Hadleigh Foodbank	-	-	5,000	5,000	-
Assistance given to individuals	-	-	9,689	9,689	7,610
	<u>-</u>	<u>8,660</u>	<u>14,689</u>	<u>23,349</u>	<u>12,320</u>

4 Transactions with related parties

Mr & Mrs Stewart-Darling served as church leaders until November 2021 and were paid a total of £35,913 (2020: £35,021) for serving in that capacity, not for serving as trustees; these payments are permitted by the charity's governing document.

Mr & Mrs Taylor served as church leaders from October 2021 and were paid a total of £9,053 (2020: £nil) for serving in that capacity, not for serving as trustees; again these payments are permitted by the charity's governing document.

STOUR VALLEY VINEYARD CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

5 Non-monetary resources

During the year the charity was donated food and other items with an estimated value of £59,000 (2020: £69,000) for distribution by the charity's Storehouse Foodbank to those in need.

6 Movement on designated funds and restricted funds

	Balance at 31 Dec 2020 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2021 £
Designated funds					
Contingency fund	17,321	4,038	-	-	21,359
Building fund	3,154	-	-	-	3,154
Tithe fund	632	8,077	(8,660)	1,321	1,370
	<u>21,106</u>	<u>12,115</u>	<u>(8,660)</u>	<u>1,321</u>	<u>25,883</u>
Restricted funds					
Storehouse fund	54,946	42,920	(64,325)	-	33,541
Hardship fund	3,000	13,611	(9,689)	79	7,000
Kitchen fund	750	1,000	-	-	1,750
	<u>58,696</u>	<u>57,531</u>	<u>(74,014)</u>	<u>79</u>	<u>42,291</u>

Designated funds

- i) The **Contingency fund** represents funds set aside to help cover unexpected variances in income and expenditure.
- ii) The **Building fund** represents funds set aside by the trustees to provide or improve facilities used by the charity.
- iii) The **Tithe fund** represents funds set aside by the trustees to help fund grant giving to other charities and individuals.

Restricted funds

- i) The **Storehouse fund** was created from donations and grants received to help fund the Storehouse foodbank, a compassion ministry of Stour Valley Vineyard Church, aiming to help local families and individuals in crisis.
- ii) The **Hardship fund** was created from grants received from the Suffolk Community Foundation's hardship and household funds to help those facing poverty and hardship, particularly as a result of COVID-19.
- iii) The **Kitchen fund** was created by grants received to help the charity extend its kitchen.
- iv) The **Portacabin fund** was created from a grant received to help equip and furnish a portacabin purchased by the charity.